

**Amendments to the Claims**

1. (Currently Amended) A method for the identification of a user and generation of an action authorization for the user with the aid of a mobile terminal and an identification module, whereby the action is an access authorization or an electronic ticket, comprising the following steps:

- a) selecting a desired action type by menu control on the mobile terminal,
  - b) transmitting the action authorization request together with an identification code and a maximum amount for a payment as a payment framework from the mobile terminal to the identification module, whereby the action authorization request indicates the type of action and at least one parameter of the action authorization requested,
  - c) checking by the identification module as to whether the action authorization with the at least one parameter is permissible for the identification code, and, if it is permissible:
  - d) generating an action code for the action authorization requested by the identification module, whereby the action code records, in relation to at least one third location, a clearance for the action with the at least one parameter by the identification module,
  - e) transmitting the action code wirelessly and directly from the identification module to the mobile terminal, and
  - f) displaying the action code on a display of the mobile terminal.
- g) issuing an action authorization by a server, wherein said server functions as a terminal of an application operator, and wherein a user sends the action code via the Internet to said server, wherein the check of the payment framework takes place before the actual payment process.

2. (Cancelled)

3. (Previously Presented) The method according to claim 1, wherein the validity of the action code is time-limited and/or the maximum number of action authorizations for which the action code is valid is limited.

4. (Previously Presented) The method according to claim 1, wherein in step a), a personal identification number of the user is additionally sent by the mobile terminal to the identification module.

5. (Previously Presented) The method according to claim 1 wherein a communication that takes place between the mobile terminal and the identification module is at least partially encoded.
6. (Previously Presented) The method according to claim 1 wherein a communication between the mobile terminal and the identification module is carried out at least partially by means of a data channel.
7. (Previously Presented) The method according to claim 1 wherein in a communication between the mobile terminal and the identification module data is used which is read out from a data carrier in the mobile terminal.
8. (Previously Presented) The method according to claim 1 wherein in step a) a plausibility check is additionally carried out by sending network information to the identification module which relates to the network used for the transmission in step a).
9. (Previously Presented) The method according to claim 8, wherein a network information containing details relating to a provider, a radio cell, or combinations thereof is used in step a).
10. (Previously Presented) The method according to claim 1 wherein the action code is shown on the display of the mobile terminal.
11. (Previously Presented) The method according to claim 1 wherein information relating to the action to which step a) relates is deposited in a data carrier of the mobile terminal.
12. (Previously Presented) The method according to claim 10, wherein information from the mobile terminal is read out, transferred to another device, or combinations thereof.
13. (Currently Amended) A method for the handling of a payment procedure between a user of a mobile terminal and a payment recipient with the aid of the mobile terminal, an identification module, and a payment terminal of the payment recipient, comprising the following steps:

a) transmitting an authorization request for the payment procedure, an identification code, and a maximum amount for a payment as a payment framework from the mobile terminal to the identification module, whereby the authorization request indicates parameters of a payment authorization requested,

b) checking by the identification module as to whether a payment authorization for the identification code with at least one parameter is permissible, and, if it permissible:

c) generating a transaction code for the payment procedure requested by the identification module,

d) transmitting the transaction code from the identification module to the mobile terminal and to the payment terminal, whereby the transaction code displays in relation to the payment terminal the fact that the identified user is entitled to carry out the payment procedure specified by the parameter,

wherein the check of the payment framework takes place before the actual payment process.

14. (Currently Amended) A method for the handling of a payment procedure between a user of a mobile terminal and a payment recipient with the aid of the mobile terminal, an identification module, and a payment terminal of the payment recipient, whereby the communication between the mobile terminal, the identification module and the payment terminal is carried out via an air interface, having a first phase comprising the following steps:

a1) transmitting an authorization request for the payment procedure, an identification code, and a maximum amount for a payment as a payment framework from the mobile terminal to the identification module,

a2) checking by the identification module as to whether an authorization for the identification code is permissible, and, if it is permissible:

a3) generating a transaction code for the payment procedure requested by the identification module,

a4) transmitting the transaction code from the identification module to the payment terminal and directly to the mobile terminal, and transmitting the payment framework from the identification module to the payment terminal, further comprises a phase following in time with the following step:

b1) concluding the payment procedure by the transmission or input of a code into the

payment terminal, as a result of which the payment procedure is concluded,  
wherein the check of the payment framework takes place before the actual payment process.

15. (Previously Presented) A mobile terminal, programmed to carry out a method according to claim 1.

16. (Canceled)

17. (Previously Presented) A mobile terminal, programmed to carry out a method according to claim 13.

18. (Previously Presented) A mobile terminal, programmed to carry out a method according to claim 14.

19. (Canceled)

20. (Canceled)